IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Case No. 15-23669 JAD
)	Chapter 13
Leslie R. Ashley)	Docket No.
Debtor)	
)	
Leslie R. Ashley)	Related to Doc. #154
Movant)	
)	
VS.)	
)	
Ronda J. Winnecour, Esq., Trustee,)	
Respondent)	

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the CONSENT ORDER OF THE DEBTOR FOR POSTPETITION FINANCING filed by Debtor. Based upon the foregoing, and for good cause shown, it is hereby ORDERED, ADJUDGED, and DECREED that:

- 1. The Consent Order is GRANTED as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the purchase or lease of a replacement vehicle on the following terms:
 - (a) the total amount of financing shall not exceed \$25,000.00; and
 - (b) the monthly payments made under the financing agreement shall not exceed \$450.00; and
 - (c) the interest rate shall not exceed 21%
- 2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments shall be made directly to the lender, outside of the chapter 13 plan. Within 30 DAYS of securing such financing, Debtor shall file:
 - (a) a report of financing which will include the details of the automobile financing.
- 3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make direct payments on the loan to the finance company, starting with the month that the first payment is due, and continuing each and every month in addition to the chapter 13 plan payment, which will continue to be paid to the chapter 13 trustee.
- 6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.
- 7. The Debtor is permitted to utilize her free and clear vehicle as a trade-in toward the purchase of a new car. If the vehicle is not suitable for trade, the Debtor is authorized to utilize said vehicle for its scrap metal value.

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Prepared by: Abagale Steidl, Esquire

Dated: November 9, 2020

Hon. Jeffery A. Deller UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to: Leslie Ashley Abagale Steidl, Esquire Ronda J. Winnecour, Esq. Office of the U.S. Trustee

Consented to:

/s/ Kate DeSimone
Kate DeSimone, Esquire
Office of the Chapter 13 Trustee

/s/ Abagale Steidl Abagale Steidl, Esquire Attorney for the Debtors

> FILED 11/9/20 12:11 pm CLERK U.S. BANKRUPTCY COURT - WDPA

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 15-23669-JAD

Leslie R. Ashley Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0315-2 User: Ifin Page 1 of 2
Date Rcvd: Nov 09, 2020 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2020:

Recipi ID Recipient Name and Address

db + Leslie R. Ashley, 10 Mechling Way, Greensburg, PA 15601-2217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name Email Address

Abagale E. Steidl

on behalf of Debtor Leslie R. Ashley asteidl@steidl-steinberg.com

julie.steidl@steidl-steinberg.com; les lie.nebel@steidl-steinberg.com; abby.steidl@me.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; abby.steidl@me.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; abby.steidl@me.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; abby.steidl@me.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; rlager.gestcase.com; rlager.gestcase.gestc

eidl-steinberg.com;kmeyers@steidl-steinberg.com

Brian Nicholas

on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmllawgroup.com

Michelle Badolato

on behalf of Creditor Amerihome Mortgage Company LLC mbadolato@stradley.com, bfecker@stradley.com

Office of the United States Trustee

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Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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Date Rcvd: Nov 09, 2020 Form ID: pdf900 Total Noticed: 1

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6